

**Information to identify the case:**

Debtor 1	<b>Jin Sook Park</b>	Social Security number or ITIN	<b>xxx-xx-3300</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Caleb Sooik Park</b>	Social Security number or ITIN	<b>xxx-xx-4034</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>17-10777-KHK</b>			

**Discharge of Joint Debtors**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jin Sook Park

Caleb Sooik Park

June 7, 2017

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Jin Sook Park  
Caleb Sooik Park  
DebtorsCase No. 17-10777-KHK  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 20

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db/jdb +Jin Sook Park, Caleb Sooik Park, 12944 Grays Pointe Rd., Apt 44B, Fairfax, VA 22033-2163  
 13794825 +Dr. James Suh, 2826 Old Lee Highway, Suite 250, Fairfax, VA 22031-4348  
 13794826 +EdFinancial Services, LLC, 298 North Seven Oaks Dr, Knoxville, TN 37922-2369  
 13794827 +Fairfax Radiological Consult, 3299 Woodburn Road, Suite 110, Annandale, VA 22003-7310  
 13794828 +Family Medical Surgery Clinic, 4211 Fairfax Corner Ave E, Suite 230, Fairfax, VA 22030-8623  
 13794833 +Samuel Park, 1234 Moore St., Richmond, VA 23220-2243  
 13794834 #+Stacey Parker, POB 2308, Centreville, VA 20122-2308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: RMSC.COM Jun 09 2017 01:08:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13794822 +EDI: CAPITALONE.COM Jun 09 2017 01:08:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 13794823 +EDI: CHASE.COM Jun 09 2017 01:08:00 Chase Card, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298  
 13794824 +EDI: DISCOVER.COM Jun 09 2017 01:08:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025  
 13794829 +EDI: HY11.COM Jun 09 2017 01:08:00 Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20809, Fountain City, CA 92728-0809  
 13794830 +E-mail/Text: BANKRUPTCY@INNOVA.ORG Jun 09 2017 01:21:16 INNOVA Patient Accounting, 2990 Telestar Court, Falls Church, VA 22042-1207  
 13794831 +EDI: FORD.COM Jun 09 2017 01:08:00 Kia Motors Finance Co, PO Box 20825, Fountain Valley, CA 92728-0825  
 13794832 +EDI: NAVIENTFKASMSERV.COM Jun 09 2017 01:08:00 Navient, Attn: Bankruptcy, PO Box 9500, Wilkes-Barr, PA 18773-9500  
 13794835 +EDI: RMSC.COM Jun 09 2017 01:08:00 Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
 13798963 +EDI: RMSC.COM Jun 09 2017 01:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13794836 +EDI: RMSC.COM Jun 09 2017 01:08:00 Synchrony Bank/Howards, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
 13794838 +EDI: WFFC.COM Jun 09 2017 01:08:00 WFFNB/Bobs Discount Furniture, PO Box 10438, Des Moines, IA 50306-0438  
 13794837 +EDI: WFFC.COM Jun 09 2017 01:08:00 Wells Fargo Bank Card, Mac F82535-02f, PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,  
 VA19@ecfcbis.com; jgold@ecf.epiqsystems.com; hjg@trustesolutions.net; robert.ours@nelsonmullins.com;  
 lori.stewart@nelsonmullins.com  
 Jeremy Calvin Huang on behalf of Plaintiff Jin Sook Park jhuang@lawfirmvirginia.com

District/off: 0422-9

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Jeremy Calvin Huang	on behalf of Joint Debtor Caleb Sooik Park	jhuang@lawfirmvirginia.com
Jeremy Calvin Huang	on behalf of Debtor Jin Sook Park	jhuang@lawfirmvirginia.com
Jeremy Calvin Huang	on behalf of Plaintiff Caleb Sooik Park	jhuang@lawfirmvirginia.com

TOTAL: 5